

**AMENDMENTS TO THE ABSTRACT OF THE DISCLOSURE:**

Please replace the Abstract of the Disclosure with the following amended abstract:

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The delivery of a secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from one party (the purchaser) to a second party (the vendor). This invention extends the The functionality of existing credit/debit cards and the associated infrastructure is extended to provide a secure global mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants.

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